

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-21 (canceled).

Claim 22 (previously presented): A method for paying for goods and services using both a mobile radio device and a base telecommunication station which communicates with the mobile radio device via electromagnetic waves, the method comprising the steps of:

transmitting data required for payment from the base telecommunication station to the mobile radio device;

asking a user, at the mobile radio device, for confirmation for the payment;

initiating a payment operation, via the mobile radio device, by transmitting payment instruction data upon the confirmation for the payment to a telecommunication device of one of a financial institution and a bill issuer; and

transmitting acknowledgement data for the payment operation to the base telecommunication station via at least one of the mobile radio device and a the telecommunication device of one of a financial institution and a bill issuer.

Claim 23 (previously presented): A method for paying for goods and services as claimed in claim 22, wherein the step of initiating a payment of operation includes the mobile radio device communicating directly with a telecommunication device of a financial institution.

Claim 24 (previously presented): A method for paying for goods and services as claimed in claim 22, wherein the step of initiating a payment operation includes the mobile radio device transmitting the payment instruction data to the base telecommunication station, and the base telecommunication station transmitting the payment instruction data to a telecommunication device of a financial institution via a landline network connection.

Claim 25 (previously presented): A method for paying for goods and services as claimed in claim 22, the method further comprising the step of:

converting, via the mobile radio device, the data received from the base telecommunication station into a format which is suitable for a payment operation before transmission.

Claim 26 (previously presented): A method for paying for goods and services as claimed in claim 22, the method further comprising the step of:

authenticating the user of the mobile radio device before the step of initiating the payment operation.

Claim 27 (previously presented): A method for paying for goods and services as claimed in claim 26, wherein the user is authenticated via at least one of a personal identification number entry and biometric features.

Claim 28 (previously presented): A method for paying for goods and services as claimed in claim 22, wherein an electronic cash register transmits the data required for payment to the base telecommunication station.

Claim 29 (previously presented): A method for paying for goods and services as claimed in claim 22, the method further comprising the steps of:

transmitting, via the base telecommunication station, a key generated in one of the base telecommunication station and an associated unit to the mobile radio device;

transmitting the key, via the mobile radio device, to the telecommunication device of one of a financial institution and a bill issuer; and

transmitting the key to the base telecommunication station by the telecommunication device of one of the financial institution and the bill issuer.

Claim 30 (previously presented): A method for paying for goods and services as claimed in claim 29, wherein the key is used at least on particular transmission paths to encrypt data which is to be transmitted.

Claim 31 (previously presented): A method for paying for goods and services as claimed in claim 22, the method further comprising the step of:

writing at least some of the data required for payment to a short message memory of the mobile radio device as a readable short message, a sender telephone number entered being the telephone number of a telecommunication device of one of a financial institution and a bill issuer.

Claim 32 (previously presented): A method for paying for goods and services as claimed in claim 31, the method further comprising the step of:

automatically transmitting a short message containing data required for payment to the telecommunication device of one of the financial institution and the bill issuer after the short message has been read and after appropriate confirmation by the user.

Claim 33 (previously presented): A method for paying for goods and services as claimed in claim 22, wherein the mobile radio device and the telecommunication device of one of a financial institution and a bill issuer communicate on the basis of a mobile radio standard.

Claim 34 (previously presented): A method for paying for goods and services as claimed in claim 29, the method further comprising the steps of:

comparing the transmitted key with a key stored in one of the base telecommunication station and an associated unit; and

providing at least one of goods and services upon a successful comparison between the transmitted key and the key stored.

Claim 35 (previously presented): A method for paying for goods and services as claimed in claim 29, wherein the key is transmitted together with at least one of data required for the payment operation and acknowledgement data for the payment operation.

Claim 36 (previously presented): A method for paying for goods and services as claimed in claim 22, wherein the data required for payment includes at least one of a sum of money which is to be paid, a name for the goods to be paid for, a name for the service to be paid for, a recipients account number, a bank sort code, a purpose of use, a customer

Claim 37 (previously presented): A system for securely paying for goods and services, comprising:

a base telecommunication station having a radio device for transmitting data required for payment to a mobile radio device and for receiving data from the mobile radio device; and

the mobile radio device which includes a reception device for receiving the data transmitted by the base telecommunication station, an interrogation device connected to the reception device for requesting confirmation for the payment, and a transmission device connected to the interrogation device for transmitting data for at least one of initiating a payment operation and transmitting acknowledgement data for the payment operation to the base telecommunication station.

Claim 38 (previously presented): A system for securely paying for goods and services as claimed in claim 37, wherein the mobile radio device further includes a conversion device, connected to the reception device, for converting the data received into a format which is suitable for a payment operation.

Claim 39 (previously presented): A system for securely paying for goods and services as claimed in claim 37, the system further comprising:

an electronic cash register connected to the base telecommunication station, the electronic cash register designed to transmit the data required for payment to the base telecommunication station.

Claim 40 (previously presented): A system for securely paying for goods and services as claimed in claim 37, further comprising:

a computing device, associated with the base telecommunication station, for at least one of producing and verifying a key.

Claim 41 (previously presented): A system for securely paying for goods and services as claimed in claim 37, wherein the mobile radio device has a conversion unit which converts data which has been transmitted by the base telecommunication station and is required for payment into a readable short message such that a sender telephone number entered is the telephone number of a telecommunication device of one of a financial institution and a bill issuer which has been transmitted with the data required for payment.

Claim 42 (previously presented): A system for securely paying for goods and services as claimed in claim 37, wherein the data required for payment includes at least one of a sum of money which is to be paid, a name for the goods which are to be paid for, a name for the services which are to be paid for, a recipients account number, a bank sort code, a purpose of use, a customer number, and a telephone number of a telecommunication device of one of a financial institution and a bill issuer.